## Affordable Solar Energy, Energy Efficiency and Climate Change Solutions With Brobeck Solar Energy

Presently, factors that motivate customers to install PV are (i) net metering tariffs (ii) cash rebates and (iii) tax incentives provided by the state/federal government. This model precludes customers from installing PV Systems where (a) the customer does not have access to capital to pay for PV Systems (such as low income customers, schools, and churches), (b) the facility owner does not pay for electricity consumed (such as rental property owners), (c) the customer does not expect to be located at the particular site long enough to recover the cost of the PV System.

To eliminate these barriers to solar PV and make it easy and affordable for ratepayers to access energy efficiency products and services, Brobeck Solar Energy LLC (BSE) has created the Brobeck Solar Energy Debit Card (Debit Card). The BSE Debit Card is an innovative, patented proprietary approach to reduce customers' energy costs through the deployment of rooftop solar energy. The Debit Card acts as a financial incentive for customers who allow the installation of photovoltaic (PV) Systems on their rooftops. At the same time, the Debit Card facilitates the advancement of the State's energy efficiency, renewable, and greenhouse gas emission reduction goals as outlined in the Energy Action Plan's Loading Order.

BSE will issue the Debit Card to customers who allow BSE to install, own, operate and maintain PV Systems on their rooftops at no cost to the customers. These customers will receive a credit on their Debit Card for each kilowatt hour (kWh) of electricity generated by their PV System. The cardholders will be able to redeem their Energy Credits with participating merchants to purchase energy efficient products (such as air conditioners and heating systems, Energy Star appliances, fluorescent lighting, and double-pane windows) and other energy related commodities, such as natural gas, propane, transportation fuel, and public-transit passes. BSE will sell the renewable energy to the local utilities under long-term power purchase agreements (PPAs), of at least 15 years, creating a stable revenue stream and providing utilities with reliable, affordable, and stable renewable energy solutions.

The BSE Pilot Project will focus on a 1 MW to 1.5 MW Community-Based PV Solar Pilot Program consisting of schools, churches, non-profit associations and the affordable and low-income housing communities and other utility customers who are unable to afford the luxury of owning their solar energy systems.

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